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# The Everymom's Fall 2021 Bucket List written by KATHY SISSON https://theeverymom.com/fall-bucket-list

Ahhh fall, we love you. Maybe it's a Midwestern thing, but fall always seems to breeze in like an old friend. It reminds us it's almost time to snuggle up and settle in for winter, so we better get outside while the weather is crisp and the outdoors are colorful. Even my daughter said today, "It smells like fall," and I knew exactly what she meant.

Many of us will probably be doing some quintessential autumn activities, like heading to an apple orchard, picking out pumpkins, and prepping costumes and front stoops for Halloween. While we love all the fall fun, the other beauty in the change of season is the much-needed pause between the hectic back-to-school time and the holiday chaos we know is on the horizon.



We hope this fall bucket list sparks some easy ideas to slow down and savor this in-between time with your family.

**1. Take a fall colors nature walk without your phone** Play eye-spy or look and listen with your kids as you crunch through the fallen leaves and take in

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the color-changing trees around you. Enjoy the moment without the pull of your phone to capture everything and allow yourself to be fully present.

#### 2. Deck out your front door and porch for the season

Walking or biking around the neighborhood is still good old-fashioned family fun, and now is the perfect time to keep the neighbors (and your kids) entertained by decking out the front of your home for fall or Halloween. Try making handcrafted leaves into a colorful wreath for your front door, decorate a fall-themed front porch or entryway, or stick a kid-friendly spooky surprise in the windows like bats, ghosts, or a witch's silhouette.

#### 3. Thank your mail carrier and delivery people

Say thank you to your neighborhood's hardworking mail carriers and delivery people for bringing a smile to your household this season. Plus, with the holidays on the horizon, we know they'll continue to be working long hours all fall and winter. Add a note in chalk on the sidewalk or set out prepackaged snacks and bottled water to help them know they're appreciated.

#### **Continued On Page 9**

All Events included in this publication are subject to change. Please reference their Websites for any and all updates, which may include admission fees, details and dates. Thank you!

### **Investment Tips for Women**

#### Provided by RBC Wealth Management and Thomas J. Powers

With longer life spans and lower earnings on average, women face different financial challenges than men. Here are a few tips women should consider to help create the financial cushion they need:

- Contribute to your employer-sponsored retirement plan. Contribute as much as you can
  possibly afford to your 401(k), 403(b) or 457(b) retirement plan at work and increase
  your contributions each time your salary goes up. Your retirement plan provides you with
  tax-deferred earnings and a variety of investment options.
- Consider purchasing life or long-term care insurance. With millions of Baby Boomers joining the ranks of the elderly, the costs of long-term care are expected to skyrocket. And with many women acting as caretakers, the financial burden can fall on their shoulders. Shop around for a company with favorable rates, but keep in mind the financial strength of the insurer matters, too. You want the company to still be there decades into the future should you need the coverage.
- Maximize your IRA contribution. Even if you have a 401(k) or other employer-sponsored retirement plan, you may be eligible to contribute to a traditional or Roth IRA. In 2019, you can put in up to \$6,000 to your IRA, or \$7,000 if you're 50 or older.
- Invest for growth. Studies have shown that, in some ways, women are better investors than men. Women tend to do less buying and selling, which cuts down on fees and expenses, and women also are more likely to look at the "big picture," which translates into better long-term investment decisions. However, women also seem to invest more



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 21-H0-02368 (09/21)

conservatively than men, and conservative investments typically do not produce the growth achieved by more aggressive vehicles. Of course, you need to stay within your individual risk tolerance when you invest, but be aware that investing too cautiously could slow your progress toward your ultimate goals.

By following these suggestions, you can greatly help your pursuit of financial security. So invest early, often and wisely — you'll be glad you did.

This article is provided by RBC Wealth Management on behalf of Thomas J. Powers, a Financial Advisor at RBC Wealth Management, and may not be exclusive to this publication. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance. The Bayou Club Special Introductory Membership All-Inclusive Membership for the Entire Family

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# Having trouble hearing? Participate in a research study at MedRx Hearing Center

If you're having difficulty hearing you will want to head over to the MedRx Hearing Center in Largo later this week for a unique opportunity to participate in a research study.



**Starting this October, Dr. Amanda Kluzynski, audiologist, is inviting new customers to a FREE special event** being held at MedRx's state-of-the art hearing facility from 9 a.m.-5 p.m. Call us at (727) 584-9696 to schedule an appointment to participate!

**Dr. Kluzynski will be conducting a research study**, testing a new hearing screening device that will allow individuals to screen their hearing while at home or online.

**During the event, Dr. Kluzynski** will also complete a complimentary hearing evaluation so she can compare and correlate the results of the evaluation to the results of the new screening device. The hearing evaluation will also utilize a tiny video camera called a video otoscope. The video otoscope is a fascinating tool that can reveal problems like damage to the eardrum, fluid accumulation in the middle ear or other conditions that make it difficult for you to hear clearly.

"This completely painless procedure will enable you to see all the way through your ear canal to your eardrum on a video monitor," Dr. Kluzynski explained.

Free consultations including reviews of your medical and hearing history will also be available.

The challenges faced by the hard of hearing lately are heightened by the need for social distancing, the tendency of masks to muffle speech as well as to hide visual cues (reading lips and facial expressions) that would normally help people with hearing deficits make sense of conversation. If those difficulties sound familiar to you, consider participating in this research study.

The event also features free demonstrations of the new **Oticon More**, the first hearing aid proven to work in harmony with the brain to help people hear better with less effort and remember more of what's being said. Developed from technological advances in the past several months, the **Oticon More** devices significantly reduce background noise, improve speech clarity and can wirelessly connect to your smartphone.

Dr. Amanda Kluzynski joined the MedRx Hearing Center over 2 years ago to provide highly advanced hearing health care to patients throughout Largo, St. Petersburg and Clearwater.

She enjoys creating an individualized plan of treatment for patients and guiding them through their journey of improved communication.

MedRx has a built-in advantage when it comes to audiological equipment expertise — they are part of a larger corporation that makes equipment for audiologists across the nation. The parent company has been in Largo for over 25 years.

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### A magazine article, a dizzy woman and the right question

Every once in a while, one comes across a case that teaches a few lessons about how to practice medicine as well as some life lessons in general. I hope that you, dear reader, find this if not educational, at least a little entertaining.

Years ago, while I was in training as part of a team working in an ICU, we came across a mysterious case of low blood pressure. The woman in her early thirties would pass out when she tried to stand up because her blood pressure was too low. None of the eight other consultants had figured out why. Because of this she was on a strong and potentially dangerous medication through continuous IV drip to keep her blood pressure up so that she could

stand and walk although she couldn't walk far because she was connected to the IV pole. This was not a good way to live and she could not be sent home like this. Eight other doctors had already examined her and determined that she had no infection or heart problem that was causing her blood pressure to be low. I guess that because we routinely dealt with the medication she was on, our team was asked to see her and render an opinion.

While I was doing the exam on her, she gave me a clue as to the answer to her problem. She had a 3-month-old baby at home that she wanted to get back to. In addition to the routine interview, I had one other question to ask and then a simple, cheap blood test to confirm my suspicions.

This was on a Saturday. Each day all members of our team would go room to room with our supervising physician and he/she would examine the patient and we would discuss each case. I explained what I found and the test that I wanted to order. I was told "Nah that's probably not it" and I was told to not order the test. The frustrating thing was not so much being told no but not being offered a rationale or a better solution. The next day, with the same supervisor, no change with the patient and no change in my orders. Monday came and with that, a new supervisor. He allowed me to order the test. The next day, results were back, my suspicions were confirmed, the correct treatment was started and she was able to go home to her child two days later, off of the IV with a normal blood pressure. Boo yah!

I used to (and still do) enjoy reading one of those science magazines you find in the rack at the bookstore. It was not by any means a peer reviewed medical journal but it did have a regular column about interesting medical cases. One month there was an article about a woman in a similar condition. During a recent childbirth, she had lost enough blood that her blood pressure had dropped for a bit. The question that I asked my patient was did she lose a lot of blood during the delivery. She did not recall for sure but she did remember getting a blood transfusion afterwards.



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The Pituitary gland has been called the Master Gland. It is the one that makes hormones that tell the other endocrine glands how to do their jobs. The pituitary has a marginal blood supply. Sometimes when blood pressure drops, part of the pituitary dies and stops working. This condition is called Empty Sella Syndrome because the place beneath the brain where the pituitary is located is called the Sella turcica. In this particular case, the part of the pituitary that makes the hormone controlling part of the adrenal glands, ACTH (AdrenoCortocoTropic hormone) had stopped working. Because of this, the adrenal glands stopped producing cortisol. Cortisol was the hormone that I tested for. Her level, as expected, was low. Cortisol, among other things, helps maintain blood pressure. Fortunately, there are medications which can substitute for the reduced hormone. She was started on medication and felt better almost immediately.

The human body is a breathtakingly complex thing with so many lessons to teach us. Knowledge can be useful no matter where it comes from as long as it's accurate. Even experts can miss things sometimes. It's important to persist when you know you're right even if someone you respect tells you that you are wrong. A wise physician once told me that if you listen to your patients, they will tell you what is wrong with them. Sometimes the answer can be just a matter of asking the right question.

#### Dr. Matthew Kramp, DO





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### **THIRSTY MISS INTERNET UNIVERSE**



The other day I was cruising through some of my clients' accounts on Instagram and I came across the most unusual thing. A wellknown, not famous, landscape designer in California with a decent following posted a photo of a torn straw hat. The post caption read, "Neddy got a little over playful with my hat." That's it.

As I scrolled, my jaw dropped–5,000+ likes. Seriously? This was 50%+ of this person's followers and all within three hours of time of posting.

First of all, who or what is Neddy? What's the significance of this hat? And who are these 5,000+ people who are gaga crazy over this? Am I out of the loop here or what am I missing? So, I keep scrolling and KABAM. The very next post reads, "Buy 2500 Instagram followers for \$29."

Well, let's just check that out because in the past, if your social media account was found to be using bots as followers, you were removed from the platform. So what's the trick?

New software. Real people with real profiles all tied together via software to automatically like anything you post. Oh, and look at that. You can buy YouTube subscribers and views, Facebook followers, and even Yelp reviews – and it's really cheap.

Well howdy-do! I'll just buy my influencer status. Free swag here I come.

Is our need to be liked and popular so heavy that we lie to ourselves as to stroke our own egos? Apparently neither our parents nor the neighborhood kids gave us enough entitled attention in our younger years and now we have a need to purchase it.

There's a single word for that. Thirsty.

The whole idea of this is like playing a solo performance at Carnegie Hall to an empty theater. How does this result in actual connections, relationships, engagements, or experiences? It doesn't.

It makes me take pause when regarding our fascination with influencers. Are they real or is it a cheap digital trick? Granted, there are those personalities who have earned their spotlight. However, there are those looking only for notoriety, free swag, and of course, the ego stroke.

We've been reduced to our numbers and 5 star reviews – and they can come from anywhere. For instance, Mouthy Martha jumps on Yelp and rants about the rude wait staff at the local watering hole. We read her 1 star review and think it's best to avoid the place when in reality, she was there the night before, sloshed, and cut off. Since Mouthy Martha can't take responsibility for herself, she blames the business and wants to change people's perceptions.



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Boiled down that's all it is-perception. Because of numbers and stars we now change or sway our beliefs. It's important to discern if those numbers actually apply to our situation-if the numbers are even real at all. Do we actually value and connect to the personality with 5 million followers more than our best friend with 20?

Let's get thirsty for connected experiences and authentic relationships. Let's design and present the truth. Let's face reality, acknowledge ourselves, and stop praising the facade.

If not, I'm talking to you Mouthy Martha, then help yourself. You buy that empty audience, connect with faceless bots, and enjoy your lonely experiences while you revel in your self-given title, Miss Internet Universe.

- **Patrick Baxter**, Designer and Chief Creative Officer at Baxter Christenson Inc.

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#### Ask The Doctor

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Every practice has a handful of patients that are hard to figure out what is going on with them. Their problems are many and it seems as if everything you do fails and makes them worse. It is this way at our practice with a couple of patients that seems as though they are incurable. I try and try and nothing helps. So, when I saw one of these patients a few months ago I was discouraged because he was a mess. Everything he ate made him dizzy, weak, or itchy, and he had terrible gas pain. In fact, he could only eat basically 3-4 foods and even occasionally they would affect him. He loved to exercise, and that was out of the question. He would always take the stairs

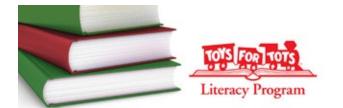
instead of the elevator, not anymore. Taking one flight of stairs left him very short of breath, and with terrible leg cramps. So bad he would have to rest several minutes to recover. What a mess he was. So like all good doctors I suggested he see a specialist but they too were stumped.

So he was back at my office and one of my little pearls of medicine is that if a patient has seen every specialist, taken every lab test, and still not better it maybe allergies. But the allergist was not helpful. What was going on? After a lot of thinking what to do, it seemed logical that maybe he has a genetic problem. Remember for anything to happen in our bodies it starts with our own genes. There is a pathway in the body called the histamine pathway. Histamine is very important to life. They protect us from infection, they help the immune system and they form memories in the brain. To have an allergic reaction it has to come through the histamine pathway. We give patients antihistamine like Zyrtec or Benadryl to stop the histamine from causing hay fever or a number of rashes or allergic reactions. Without histamine you can't even remember your name. That is why people who use histamine on a regular bases have a 54% increase to dementia. So, it is not always good to rely on these types of drugs to treat chronic allergies.

In this patient these antihistamines did nothing. There are 12 genes that make up the histamine pathway. Which of these 12 genes could be faulty. Either running too fast or too slow or just plain dirty. So we did a genetic test that looks at the histamine pathway and all 12 genes. It told us if they ran fast or slow, and if they are clean or dirty. Sure enough 4 of his 12 genes were not functioning at 100%. If you know biochemistry, which was taught in the 1st year of medical school, you can tell exactly what to do to optimize their genes. Cutting to the chase, he turned around within a few days and is back to normal, which includes eating and exercising. So if you find your just not getting better, have your doctor look at the genetic pathway in your body. It may actually be an easy fix.

If you want more information about what I am doing specifically with genetic testing visit our website at www.youngfoundationalhealth.com

#### John Young M.D.



### **Toys for Tots Literacy Program**

#### By Brooke Sumners - brooke.n.sumners@toysfortots.org

Toys for Tots® Literacy Program Provides almost 500,000 Books to Title 1 Funded Schools Supported by The UPS Store® network!

The Marine Corps Reserve Toys for Tots Program, through the Toys for Tots Literacy Program supported by The UPS Store network, provided almost 500,000 books directly to schools receiving Title I funding. With the outstanding assistance of the National Association of ESEA State Program Administrators (NAESPA), administrators and teachers at Title I schools across the nation requested books for their students. These books were provided free to the schools due to charitable donations from The UPS Store network as well as the generosity of the American public.

There are 976 schools in 15 states currently receiving 492,839 books. These books primarily focus on subjects that provide children with the tools necessary to be successful throughout their lives. Books emphasizing STEAM (Science, Technology, Engineering, Arts, and Math), as well as titles that provide both entertainment and enrichment, will be welcoming students back-to-school this year!

As background, the Marine Toys for Tots Foundation, with our long-time ally The UPS Store, Inc., launched the Toys for Tots Literacy Program in 2008, a year-round initiative to support less fortunate children across our nation's communities. The program offers the nation's most economically disadvantaged children the ability to compete academically and to succeed in life by providing them direct access to books and educational resources that enhance their ability to read and communicate

effectively. This program not only brings the joy of reading to these children, but also serves as an important tool in breaking the cycle of poverty. Since its inception, the generosity of the 5,000 The UPS Store locations and their communities have contributed over \$7.5 million and assisted Toys for Tots in distributing over 44 million books.



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### It all in the Genes!

The Marine Toys for Tots Foundation, is an IRS recognized 501(c)(3) not-for-profit public charity which was created at the behest of the United States Marine Corps. The Marine Corps Reserve Toys for Tots Program began in 1947 in Los Angeles, and since it first National Campaign in 1948 has distributed more than 604 million toys, games, and books to 272 million children.

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#### **Continued From Cover**

#### 4. Attend a fall festival

Outdoor fall fests are great for families, often with kid-friendly music, crafts, food, and more. My plan is usually to go early before the crowds get too thick for a stroller and the spiked cider hasn't yet been flowing through the other attendees all day. Just be sure to follow your local COVID guidelines and remember to pack masks and hand sanitizers and continue to social distance.

#### 5. Make a Crock-Pot recipe bucket list

Our family has some slow cooker staples like shredded beef tacos, Crock-Pot whole chicken, and chicken pot pie. Collect recipes from around the web you want to try this fall and plan them out. An additional plus side to Crock-Pot meals? There are (almost) always leftovers.

#### 6. Sip apple cider and watch a fall movie

From football flicks to Halloween favorites, there are tons of kid-friendly movies or shows to enjoy as a family during the fall season. Make it extra fun by sipping apple juice, apple cider, or mulled wine for the grownups.

#### 7. Try a new way to decorate pumpkins

Channel your inner Martha Stewart and explore a new non-carving way to decorate pumpkins. Ideas are just a Google search away, but some of our favorites are toddlerfriendly finger-painted pumpkins, heirloom pumpkin towers, and painting the pumpkin stem with sparkles. Consider also painting one pumpkin teal to participate in the Teal Pumpkin Project to bring awareness and inclusion to food allergies.

#### 8. Do a seasonal closet clean-out

Whether you're motivated to do a Marie Kondo-style purge or you want to simply store your summer duds in favor of easily accessible sweaters and leggings, take the time to make the switch. Gather coats, sweaters, and shoes in good condition to donate. If you are extra-motivated, do the same thing for your kids' closets, too.

#### 9. Have a fall craft-a-thon

Fall's bounty is full of so many natural craft supplies: pumpkins, gourds, leaves, acorns, and pinecones, to name a few. Paint pumpkins or pinecones, collect leaves for crayon rubbings, or another nature-inspired fall craft. Endless ideas are just a quick Pinterest search away.

#### 10. Send an unexpected thank you note

Have someone you think about often but never actually tell the person? Forgo the text and send a handwritten note thanking your special person for being who they are. It's an easy way to make someone's day.

#### 11. Holiday shop early at small and BIPOC-owned businesses

Holiday shopping is coming up quickly. Make an extra effort to support small businesses, including BIPOC-owned brands, by shopping early so you won't need to rely as much on expedited Amazon Prime shipping.

#### 12. Make a new recipe with pumpkins

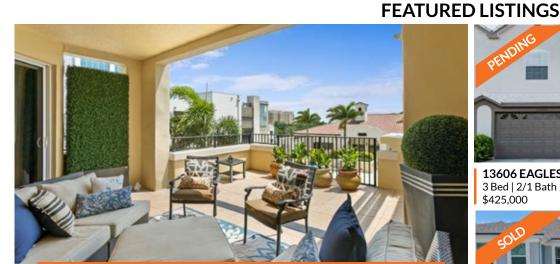
Did you know pumpkins are a superfood? They are filled with tons of nutrients and antioxidants the body craves such as vitamins A and C. Thinking beyond pumpkin bread or pie and try to get adventurous with a new recipe using pumpkins.

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### Top Things to Do With Kids at The Pier

The new St. Pete Pier was designed with families and kids in mind. From little ones to pre-teens and beyond, children are be able to engage in a wide array of activities that are sure to keep them physically and mentally stimulated. Whether it's frolicking on a fun splash pad, biking the beautiful grounds, getting wet and sandy at the beach or learning about Tampa Bay's unique marine life, the Pier is the do-it-all destination that provides all-day fun and adventure.

Here is a primer on ways for parents to get the most out of taking their children to St. Pete's 26-acre playground.

#### Let the Children Play

Not far from the Pier entrance parents will encounter the Glazer Children Playground, an ideal place for families with young ones to get their Pier experience started. The Glazer Family Playground is a big, colorful playground was conceived by one of North America's premier playground designers. The children will be able to burn off energy, play with their friends and have loads of fun on slides, swings, climbing structures, obstacle courses, activity nodes and more!

#### Get 'Em Wet

Keep the kiddies cool - and tire them out in the process. At the Pier Plaza, visitors will find an interactive water feature that is both a fountain and a splash pad, with big and small vertical water jets. On warm days — and there are quite a few in this part of Florida! — the area is populated with frolicking youngsters. Of course, parents and grandparents are welcome, too. After a good soaking, visitors will be able to retire to the adjacent Bayfront Health Tilted Lawn to dry-off under the sun and catch a breath. Nearby shade trees are in abundance, along with a covered pavilion to enjoy snacks and cold drinks.

#### Head to the Beach

Families will be able to add a beach excursion into a day at the Pier. The new Spa Beach has been expanded and will feature a natural shoreline. If you're a visitor staying downtown, and the kids are clamoring for a little sand and sun, here's the convenient answer. In case refreshments are called for, the Pavilion Cafe will be just a short walk away.

#### Lay Out a Picnic

Kids gotta eat, right? And so do the adults. While there will be plenty of places to purchase food at the Pier, sometimes you'd rather bring along your own stuff. The Bioswale — an eco-friendly pond — is its own green mini-park, with lots of grass, trees, and a small pond. The Bioswale will offer plenty of picnic tables and Adirondack chairs. And, of course, there's always that old standby: the picnic blanket.

#### **Break Out the Bikes**

Is there anything cuter than a helmet-wearing 4-yearold steering a tiny bicycle with training wheels, as a parent dutifully runs alongside within arm's reach? Or perhaps the youngsters are a little older and are now riding along with mom and dad. Regardless of a child's age or skill, the Pier will be a terrific place for bike rides. The Walking Waterfront, a continuous sidewalk on the Pier's periphery, and the Coastal Thicket, a heavily shaded oasis of native Florida plants and trees, make for relaxing, scenic excursions. Bicyclers should be mindful that they will be sharing these passageways with pedestrians.

#### **Teach Your Children**

Kids will be to learn about marine life and our local environment at the Discovery Center, which is run by Tampa Bay Watch, a highly respected nonprofit organization dedicated to the protection and restoration of Tampa Bay waters. The group will hold educational programs in an interactive classroom and at an open-air Wet Classroom bordered by walkways and railings, and including a bleacherstyle observation deck. The Discovery Center will offer field trips for school kids and parents with youngsters in tow are advised to make it an essential part of their Pier visit.



Prepare for unexpected power outages with a

The Pier will feature a fishing platform built on caissons left from the previous "inverted pyramid" pier, letting you get close to the water and wet a line. It will be a spacious deck that holds a large number of anglers engaging in one of St. Pete's favorite pastimes. Families will be able to bring along their own rods, reels and gear, or buy necessities at the adjacent Gator Jim's Tackle. There's a good chance that youngsters will reel one (or more) in.

#### **Getting Around**

All parents know the sound of little ones complaining that they're tiiiiiiired. They might even fall to the ground, unable to take another step. It's cute - but only when you look back on it. The Pier facility has gone the extra mile so parents can minimize collapsing child syndrome. Johns Hopkins All Children's Hospital Trams will traverse the grounds with stops strategically placed along the way. This allows children to spend more energy having fun than traipsing from place to place and breaking into a chorus of complaints. You're welcome, parents!

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## **Common Sense Caregiving** - Gary Joseph LeBlanc **The Emotional Waiting Room**

It's been over a dozen years since I lost my father, but I occasionally find myself still feeling heartbroken at times. These episodes of melancholy can be induced by watching a movie or a television commercial or reading a sentimental paragraph in a book that reminds me of him.

Among the many caregiving memories that linger with me is one involving the period around my father's final days. We were blessed with a few wonderful hospice workers, but every day they would advise me that my Dad, probably wasn't going to make it through that day! Well, they didn't know my father! They actually found themselves repeat this 15 days in a row!

The ups and downs of his Alzheimer's disease were mentally and physically exhausting. It was tearing me apart! By the end of those 15 days of warning that "this could be the last day," I barely even knew my own name! My sister and I took shifts sleeping. The rest of the time was spent tending to dad, mostly holding his hand as he slowly withered away.

This is a period of time I call the "waiting room." I'm sure other caregivers will identify with me when I say that I was afraid to leave the house even for a five-minute trip to the convenient store as I didn't want to forgo being with my dad for his final breath!

Part of me was praying that his Maker would hurry up and just take him and end the distress. But this would immediately bring on a tidal wave of guilt. Most every caregiver feels this way at one time or another. It's a natural and sympathetic reaction to a loved one's difficult decline.

The other half of my mind was pleading for him not to go. Somewhere inside of myself I believed that there was still a glimmer of hope and Dad would sit up and make a miraculous recovery. Between the fatigue from barely sleeping and the emotional rollercoaster I was on, it was amazing I didn't come to my own demise, for this was the end of a 12-year caregiving campaign. It is nearly impossible to think straight at a time like this.

Please take my advice and don't go through this alone. Ask for help! Having someone with you to initiate a conversation or even cry with you will be a blessing. Have discussions about the happy times you shared with your loved one as well as what is going on during this most difficult of times.

I personally know how difficult it is making phone call after phone call informing family and friends that the end is near or has finally come.

When realization finally hits and you grasp that they are really gone, a whole list of new caregiving duties show up. Even if you thought you had all their final arrangements in order, there is always something that pops up and needs to be handled right away. This was one of the most difficult times of my life.

Take heart. In time you will heal inside. It is extremely important that you now begin taking care of yourself.

Personally, I don't believe we ever get over losing a loved one. We just somehow learn to accept it

Gary Joseph LeBlanc, Director of Education **Dementia Spotlight Foundation** dementiaspotlightfoundation.org

# **Building Lifelong Learners**



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## **EarthTalk**<sup>®</sup> E - The Environmental Magazine **Health Implications of Drought**

Drought poses many and far reaching health implications. Some drought-related health effects occur in the short-term and can be directly observed and measured. But the slow rise or chronic nature of drought also can result in longer term, indirect health implications that are not always easy to anticipate or monitor.

- Shortages of drinking water and poor quality drinking water •
- Impacts on air quality, sanitation and hygiene, and food and nutrition
- More disease, such as West Nile Virus carried by mosquitoes breeding in stagnant water

More health implications related to drought.

#### Water

Reduced stream and river flows can increase the concentration of pollutants in water and cause stagnation. Higher water temperatures in lakes and reservoirs lead to reduced oxygen levels. These levels can affect fish and other aquatic life and water quality.

Runoff from drought-related wildfires can carry extra sediment, ash, charcoal, and woody debris to surface waters, killing fish and other aquatic life by decreasing oxygen levels in the water. Many parts of the United States depend on groundwater as a primary source of water. Over time, reduced precipitation and increased evaporation of surface water mean that groundwater supplies are not replenished at a typical rate.

#### **Food and Nutrition**

Drought can limit the growing season and create conditions that encourage insect and disease infestation in certain crops. Low crop yields can result in rising food prices and shortages, potentially leading to malnutrition.

Drought can also affect the health of livestock raised for food. During drought, livestock can become malnourished, diseased, and die.

#### **Air Quality**

The dusty, dry conditions and wildfires that often accompany drought can harm health. Fire and dry soil and vegetation increase the number of particulates that are suspended in the air, such as pollen, smoke, and fluorocarbons. These substances can irritate the bronchial passages and lungs, making chronic respiratory illnesses like asthma worse. This can also increase the risk for acute respiratory infections like bronchitis and bacterial pneumonia.

Other drought-related factors affect air quality, including the presence of airborne toxins originating from freshwater blooms of cyanobacteria. These toxins can become airborne and have been associated with lung irritation, which can lead to adverse health effects in certain populations.

#### **Sanitation and Hygiene**

Having water available for cleaning, sanitation, and hygiene reduces or controls many diseases. Drought conditions create the need to conserve water, but these conservation efforts should not get in the way of proper sanitation and hygiene.

Personal hygiene, cleaning, hand washing, and washing of fruits and vegetables can be done in a way that conserves water and also reduces health risks. Installing low-flow faucet aerators in businesses and homes is one example of how to reduce water consumption while maintaining hand washing and other healthy hygienic behaviors.

#### **Recreational Risks**

People who engage in water-related recreational activities during drought may be at increased risk for waterborne disease caused by bacteria, protozoa, and other contaminants such as chemicals and heavy metals. Exposure can occur through accidentally or intentionally swallowing water, direct contact of contaminants with mucous membranes, or breathing in contaminants.

decreases. People who get their drinking water from private wells may be at higher risk for drought-related infectious disease. Other groups also at increased risk include those who have underlying chronic conditions.

Acute respiratory and gastrointestinal illnesses are more easily spread from person to person when hand washing is compromised by a perceived or real lack of available water. During water shortages, the risk for infectious disease increases when hygiene is not maintained.

E. coli and Salmonella are examples of bacteria that during drought can more readily contaminate food and cause infectious disease. Food can serve as a vehicle for disease transmission during a drought because water shortages can cause farmers to use recycled water to irrigate their fields and process the food they grow. When used to grow crops, improperly treated water can cause a host of infectious diseases (such as those caused by toxin-producing E. coli and Salmonella), which can be life-threatening for people in high-risk groups. In addition, the likelihood of surface runoff, which can occur when rain fails to penetrate the dry and compacted soil that often accompanies drought, can cause the inadvertent contamination of crops.

Other infectious disease threats arise when drought leads to the contamination of surface waters and other types of water that are used for recreational purposes. When temperatures rise and rainfall declines, people are more likely to participate in water-related recreation. Persons exposed to contaminated recreational waters are more likely to become infected with pathogens that thrive in the shallow warm waters that exist during drought conditions.

#### **Chronic Disease**

Conditions associated with drought may negatively impact people who have certain chronic health conditions such as asthma and some immune disorders.

Drought-related changes in air quality, such as increased concentrations of air particulates and airborne toxins resulting from freshwater algal blooms, can irritate the eyes, lungs, and respiratory systems of persons with chronic respiratory conditions.

Changes in water quality, such as increased concentrations of contaminants, can threaten persons whose immune systems are compromised.

#### **Diseases Transmitted by Insects and Animals**

In periods of limited rainfall, both human and animal behavior can change in ways that increase the likelihood of other vectorborne diseases. For instance, during dry periods, wild animals are more likely to seek water in areas where humans live. These behaviors increase the likelihood of human contact with wildlife, the insects they host, and the diseases they carry. Drought reduces the size of water bodies and causes them to become stagnant. This provides additional breeding grounds for certain types of mosquitoes (for example, Culex pipiens). Outbreaks of West Nile virus, which is transmitted to humans via mosquitoes, have occurred under such conditions. Inadequate water supply can cause people to collect rainwater. This can lead to collections of stagnant water that can become manmade mosquito breeding areas.

Courtesy : cdc.gov/nceh/drought/implications

Untreated surface water can be a health threat in drought conditions. In untreated surface waters, some pathogens, such as a type of amoeba (Naegleria fowleri), are more common during drought because low water levels may create warmer water temperatures that encourage their growth.



As the levels of surface waters used for boating, swimming, and fishing drop, the likelihood of injury increases. Low water levels in lakes can put people at risk for life-threatening injuries resulting from diving into shallow waters or striking objects that may not be immediately visible while boating. Low surface water levels can also expose potentially dangerous debris from the bottom of lakes, rivers, and ponds.

#### **Infectious Disease**

Increases in infectious disease can be a direct consequence of drought. Viruses, protozoa, and bacteria can pollute both groundwater and surface water when rainfall





**International Artists:** Case Maclaim- Germany Gleo- Colombia

#### **National Artists:**

Greg Mike- Atlanta Ricky Watts- San Francisco Mwanel Pierre-Louis- Miami Emily Ding-Houston, TX Bakpak Durden- Detroit Woes Martin-Los Angeles Nicole Salgar- Miami, FL

#### **Bright Spot Projects to Engage & Inspire:**

#### Jujmo with the Shirley Proctor Puller Foundation- Tampa artist Jujmo will lead a week-long mural making educational course for the Shirley Proctor Puller Foundation art club, culminating in hands-on mural experience for the youth. This Bright Spot aims to educate young artists about mural art as a career path.

Bayfront Health St. Pete's Tribute to Health Care Heroes with Leo Gomez-Shining bright in the Innovation District, St. Petersburg artist Leo Gomez will design a mural tribute to doctors, nurses and other frontline workers that have braved the devastation of Covid-19. Bayfront healthcare providers will paint alongside Gomez for this Bright Spot mural located at 744 6th Ave South.

The Love Line Project with Ya La'ford- Shining bright in the Waterfront Arts District, local artist Ya La'ford will create the Love Line Project, an enactment of positivity and the power of love to light our St. Pete community and beyond. Ya's mural will include an illuminated neon sign featuring a phrase voted on by you! Follow the light to Smith & Associates Real Estate, 330 Beach Dr NE.

SHINE 2021 is produced by the St. Petersburg Arts Alliance with support from the City of St. Petersburg Office of Cultural Affairs, the Florida Department of Arts & Culture, Great Bay Distributors, Shared Vision Marketing, Blue Sky Communities, Aresty Family Foundation, Bayfront Health St. Pete, Compass Real Estate, Lightning Foundation, Colony Grill, Kathryn Howd & Edward Rucks, First Citrus Bank, Rays/Rowdies, Jennifer & Jeff Lovelady, The Denson Firm, Regions Bank, Sunnyside Dispensary, Grand Central Brewhouse, David & Becky Ramsey, Tricera Capital, Polaris Slingshot, Hal Freedman & Willi Rudowski and Tru by Hilton.

### **Mural Artist Lineup Announced for St. Pete's Annual SHINE Festival**

Returning for its seventh year, October 15-24, 2021, the SHINE St. Petersburg Mural Festival will once again ignite the City of the Arts with a diverse collection of public art from renowned local, national and international mural artists. The festival, which has received widespread international attention, is an outdoor art exhibition founded with a seed grant from the Mayor's Office of Cultural Affairs, and produced by the St. Petersburg Arts Alliance (SPAA).

SPAA is proud to announce the artists for this year's SHINE Mural Festival; two international, six national, and eleven local artists adding 19 new murals to the art districts of St. Pete. Of the 19 new murals, three are community "Bright Spot" projects created to engage and inspire. For artist bios, the 2021 map of murals and full event details, visit www.stpeteartsalliance.org/ shine-2021.

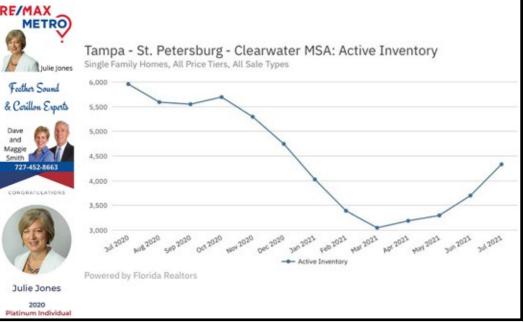
SHINE encourages all attendees to follow Center for Disease Control recommendations to protect against the spread of Covid-19.

#### **Local Artists:**

Jenipher Chandley- St. Petersburg Jared Wright- Tampa Bay Jason Harvin- Tampa Bay Miss Crit- St. Petersburg Michael Fatutoa- Tampa Reid Jenkins- St. Petersburg Aurailieus Artist (Open Call winner)-St. Petersburg



Painter Ricky Watts - San Francisco



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Produced by the St. Petersburg Arts Alliance (SPAA), the SHINE St. Petersburg Mural Festival was launched in 2015. SPAA functions as the local umbrella arts agency, providing education and resources, empowering artists and community alike. In nine years, the organization has grown in strength & stability, creating effective professional development, arts education, festivals, and events that drive economic development of the arts. Learn more at stpeteartsalliance.com and connect on Instagram and Facebook @shineonstpete.

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### **The Ultimate Guide to Planning an Adventure Elopement** *Is an Adventure Elopement Right for You?*

**MEET THE EXPERT** Erika Hernandez is the founder of The Greatest Adventure Weddings, an elopement and wedding planning company with a focus on adventure weddings in the Pacific Northwest and beyond.

Big, traditional weddings aren't for everyone, and there's certainly no harm in choosing a different route. Choosing to have an adventure elopement is a great option for those who love to explore the outdoors, those who have a passion for traveling, and couples that enjoy discovering new places. It's all about the experience.

"Couples elope for all sorts of reasons," says Hernandez. "It can be because of money or sticky family dynamics. The couple may want to focus on only each other, maybe they don't have the time to plan a big wedding, or they could simply want to spend the day doing something they love together!"

#### Do You Need a Planner for an Adventure Elopement?

Just as with any style of wedding, planning an adventure elopement comes with a number of factors to consider. "Even if the wedding is smaller, there are still many of the same logistics to plan," says Hernandez. "Sometimes, there may be even more involved if you're planning a destination adventure elopement."

The possibilities for an adventure elopement are seemingly endless, and a planner can help you narrow down your vision and be realistic about the logistics. "It's helpful to have a planner that either knows the area well or is a professional travel planner," adds Hernandez.

There may be considerations to keep in mind such as any car rental needs for the area, especially if high clearance is necessary, along with the best times of year to elope in that area or any other tips for gear or location specifics. "A planner can help you get the right permits for your location, can help you get your marriage license, and can help you find accommodations in the right area and near the amenities that are suited to your needs," says Hernandez.

It's much more complicated to run errands such as picking up a small cake and flowers or finding lodging in a location you're not familiar with. Overall, having a planner that knows the area well and understands the format of an adventure elopement can be incredibly helpful.

#### How to Choose a Location

Choosing the location for your adventure elopement may be the most important task of all. After all, that's typically why you've chosen to say "I do" outdoors in the first place. Hernandez suggests first thinking about any locations with a significant meaning for you and your partner. The location of a first date, a trip you took together, or a spot you've always talked about exploring can be a great starting point.

Next, think about the landscape. Do you picture mountains, deserts, or the coast as your backdrop? Or perhaps you're hoping for a ceremony in or near a particular city? Hernandez also suggests considering how hard you want to work to get to the location. "Do you want to work a little for the views and seclusion, or is accessibility the priority?" she notes. Of course, if you want to incorporate activities into the day, such as hiking or kayaking, that will play a role in your decisionmaking as well. location you've chosen for your ceremony, keeping it as beautiful as you found it. If you choose to keep décor for the ceremony to a minimum, celebrating with a small reception or dinner at a nearby lodge or Airbnb may a great fit. Don't forget to ask permission before hosting additional guests on-site.



#### Should You Hire a Photographer for an Adventure Elopement?

Especially if you're planning to say "I do" at a far-off destination or after having to hike into a spot, it may seem more daunting to find the right fit in hiring a photographer. But searching for that ideal photographer to match your big-day desires will absolutely be worth it.

"Spend the money on a photographer you love!" says Hernandez. "You likely have a little more wiggle room in the budget because you're not feeding 200 people. And not only will you keep these pictures for the rest of your life (like all wedding photos), but it's how you will share the day with the people that couldn't be there."

Search for a photographer that understands your plans and vision, and make sure they're comfortable with it as well. After all, they have to be able to get to the location and work within its potential constraints.

#### Other Considerations to Keep in Mind

As you're considering or planning an adventure elopement, think about what everyone involved will wear. Chances are, if you're headed out for a hike to get to your location, you won't want to be trekking uphill in a dress. Though, there may be the potential to pack it in and change into your gorgeous dress once on-site.

Don't forget to look into any special use permits or location permissions required.



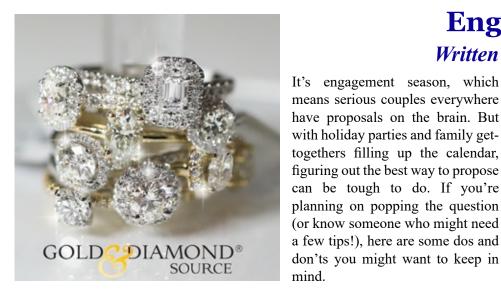
Ultimately, consider the most beautiful location that you and your partner will love and work backward to ensure it's possible to plan an elopement there.

#### What to Bring (and Not Bring) On-Site

Because you're likely tying the knot in a public space or on public lands, it's important to keep décor to a minimum. Plus, that way you can plan on letting the beauty of the location do all the talking. You're choosing a stunning landscape for a reason, right?

"We love flowers and styling a picnic," says Hernandez. "We've hiked in with small tables, cakes or pies, champagne, and candles." Consider what you're willing (and allowed) to lug into a location, and be sure to pack everything you take with you out. Following the leave no trace principles will ensure you're not causing any harm to the





#### DO figure out what he or she will like.

No matter the season, every proposal should start here. Find out if the love of your life would rather get engaged in private, or if being surrounded by family and friends during this big moment is what they've always dreamed of. Some people might love to hear that long-awaited question at the Thanksgiving table, while others might prefer a quiet, private moment at home in front of the fireplace.

#### DON'T get too cheesy.

With all the joy and cheer around, it's hard to not get caught up in the season. After all, you are planning to add to the sparkle with a ring! Treat the holidays as inspiration, not a theme. A proposal with a champagne toast at midnight on New Year's Eve? Great idea! A rented Santa suit? Not so much.



#### DO have a private moment.

No matter what kind of proposal you've planned, make sure you take a little time to soak it all in. Whether it's simply stepping away from the festivities after you propose at the family Hanukkah dinner or getting a drink à deux before your annual Friendsgiving feast, don't forget to revel in the moment!

with holiday parties and family get-

DON'T forget to ask for help. You should keep those "in the know" to a

**Engagement Season is Here** Written and Photography by Ashleigh Goettsche It's engagement season, which

minimum so your secret doesn't get out but having a few co-conspirators will help keep everything running smoothly. A sister might know just what kind of proposal your significant other would love, Mom would be the perfect person to hide a ring

box beneath the Christmas tree, and it wouldn't be hard for a friend to make sure they're in the right place at the right time.

#### DO think about the rest of the day.

The day doesn't end once you've popped the question! Think about how the two of you will want to celebrate once he or she has said "yes." Will you want to spend the afternoon enjoying the rush? Propose on a quiet day when you've got the evening to yourselves.



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### Your Top 10 Wedding Invitation Etiquette Questions Answered

#### By Maddy Sims - www.theknot.com/content/author/maddy-sims

Your wedding invitations are one of the most important elements of your day because they provide guests with crucial information (as does your wedding website, which can house all of the essential details like your venue info, registry and your guest list). Since stationery is an extension of your personalized wedding, you'll want to select a design that resonates with you, the couple. (The Knot Invitations offers a variety of layouts and colors so you can personalize your wedding stationery to reflect you). Still, there are some questions that may arise as you take care of your wedding invitations or save-the-dates (for example, when are you supposed to send them out?). Here are some answers to your most pressing wedding-invite-related questions.

#### 1. When should we send out our wedding invitations?

Traditionally, invitations go out six to eight weeks before the wedding. That gives guests plenty of time to clear their schedules and make travel arrangements if they don't live in town. If it's a destination wedding, give guests more time and send them out three months ahead of the wedding. Most couples also send out save-thedate cards so that their guests can hold the day in their calendar before getting into the nitty-gritty details. Save-the-dates typically are sent out six to eight months before the wedding.

The Knot Invitations give you space to list your registry info so your guests can purchase you a gift easily. If you'd like (or if you don't have save-the-dates), you can include the web address in the formal invitations with an insert (a small card that informs guests they can find more details online).

#### 4. Should we include our registry info on our invitations or save-the-dates?

Including registry info on the wedding invitations or save-the-dates is considered impolite because it can give the impression you're asking for gifts. But go ahead and put your registry info directly on your wedding website (The Knot All-in-One Registry allows you to include links from all of the places you are registered). If you're planning on having a wedding shower, you can put your registry info on the bridal shower invitations (there are so many fun designs to choose from on The Knot). You can also tell your wedding party, parents and close friends where you're



#### 2. When should we make the deadline for RSVPs?

Make your RSVP date two to three weeks before your wedding date to allow enough time for you to get a final head count to the caterer (one week before) and to finalize your seating chart. If some guests still haven't responded by your deadline, give them a quick call and ask for their RSVPs (still via mail) so you have all their information.

#### 3. Where do we include information about our wedding website?

Your wedding website should be included on your save-the-date. A simple "TaylorandPayton.com," is all you really need. Many designs on

registered, and let them fill guests in.

#### 5. We're having an adults-only wedding (no kids). How can we make sure this is clear to our guests?

Address your invitations correctly-to each guest by name, not "and guest"-and guests should understand that the invite is meant for only those mentioned. If you find that some reply with their children's names added, give them a call and explain you're having an adults-only wedding and you hope they can still attend. If there are a lot of kids in your family, you may want to consider hiring or arranging for a babysitter. It's definitely not required, but it's a nice gesture. Just be sure to include this information on the wedding website.

Continued on Page 20

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Wedding Corner





### The History of Halloween

Halloween is not exactly a typical holiday. Other holidays, like Christmas and Shavuot, celebrate an event. Halloween celebrates a lot of things, including the lives of people who aren't with us anymore.

The history of Halloween is not entirely a clear one. Here's how (we think) it started:

Many hundreds of years ago, a people called the Celts lived in Europe and on the British Isles. The Celts believed that the souls of the dead visited Earth on the last day of October. They had a festival in honor of these souls of the dead, and they called it Samhain.

In time, the Roman Empire conquered the Celts and took over some of their beliefs as well. This included Samhain. The Romans combined it with their own festivals. And since the Roman Empire spread across a great part of the known world, the idea that the souls of the dead visited Earth on the last day of October spread far and wide.

Many ideas from the Roman days still survive in the United States and in other Western countries. Halloween is one of them.

But how did we get the name Halloween?

In the 8th Century, the Catholic Church declared November 1 to be All Saints' Day. The church calendar had a number of days honoring saints already. November 1 was picked to be the day to honor all saints who didn't already have a day named in their honor.

And the mass that the Catholic Church celebrated on November 1 was called Allhallowmas. This meant "mass of all the hallowed [saintly people.]" It was commonly called "All Hallows' Day."

And somewhere along the line, the night before became known as Allhallowe'en, which was short for "evening before All Hallows' Day." It was then shortened to what we now call it, Halloween.

One last question: Why do people dress up as ghosts, goblins, vampires, and other scary creatures? The people who started all this Halloween business many years ago believed that if they appeared scary, they would scare away the spirits of the dead who were roaming the earth on All Hallows' Eve. These people also carried food to the edge of town and left it there, hoping the spirits would eat that food and not come raid the village.

#### Courtesy: socialstudiesforkids.com





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- 3:45pm 4:45pm Ariella
- 5:15pm 6:15pm Gumbi Ortiz & The Electrik Rendezvous
- 6:45pm 8:00pm Eric Marienthal Featuring The Silverman Brothers
- 8:30pm 10:00pm Kool & The Gang

#### **FRIDAY, OCTOBER 15TH**

- 3:45pm Gates Open \_
- 4:00pm 5:00pm Gloria West & The Gents "The Last Hurrah"
- 5:30pm 7:00pm SPECIAL EFX ALL-STARS Featuring Chieli Minucci, Elliott Yamin, Eric Marienthal, Lao Tizer, Karen Briggs, Dave Livolsi & Joel Rosenblatt
- 7:30pm 9:00pm JASON MILES PRESENTS TO GROVER WITH LOVE Featuring Jason Miles, Maya Azucena, Marion Meadows, Elan Trotman, Felicia Collins, Richie Goods & Adrian Harpham
- 9:30pm 11:00pm Big Bad Voodoo Daddy

#### SATURDAY, OCTOBER 16TH

- 3:00pm Gates Open
- 3:30pm 4:45pm Clearwater Jazz Holiday / Ruth Eckerd Hall Youth Jazz Band
- 5:15pm 6:45pm Joe Marcinek Band Featuring Taylor Galbraith, Ashley Galbraith, Tommy Shugart & Chris Sgammato
- 7:15pm 8:45pm Lettuce

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#### **SUNDAY, OCTOBER 17TH**

- 3:00pm Gates Open
- 3:15pm 4:15pm Lemon City Trio
- 4:45pm 6:00pm Lucy Woodward
- 6:30pm 8:00pm Dustbowl Revival
- 8:30pm 10:00pm Snarky Puppy

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- Tampa Bay Times

#### SAFETY GUIDELINES

CLEARWATER JAZZ HOLIDAY FOUNDATION WILL UPDATE ITS SAFETY GUIDELINES THROUGHOUT THE YEAR. ATTENDEES ARE ASKED TO FOLLOW ALL SAFETY PROTOCOLS POSTED AT CLEARWATERJAZZ.COM, COMMUMICATED VIA EMAIL AND POSTED AT THE EVENT.

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Robert W. Bible, Jr. Attorney at Law Office: 727-538-7739 Cell: 727-710-5166 b.bible@BobBibleLaw.com

### The Legal Corner - Robert W. Bible, Jr.

### "I'll Get To That Estate Plan One Day"... But What Happens If You Don't?

If asked, "what is an estate plan", most of us probably think of a Last Will and Testament. An estate plan actually encompasses not only certain documents we sign, but includes how we title our property, beneficiary designations we make, and even how we structure ownership of a closely held business. Besides a Last Will, an estate plan may also involve certain written lifetime directives, such as a Designation of Health Care Surrogate (to designate someone to make general health care decisions), a Living Will (to designate who makes decisions concerning end-stage use of artificial life support apparatus) and a Durable Power of Attorney (to designate someone to make financial decisions). Although application of the laws governing failure to implement other estate plan decisions could have potential adverse consequences, including need for a guardianship or litigation to resolve who has the authority to act, this month's column focuses on the consequences of not having a Last Will.

If a person dies without a Last Will, it is called "intestate". The way probate property owned by a person who dies intestate is distributed among that person's survivors is governed by Florida's intestate statute. The distribution scheme under Florida's intestate statute may not be what a person would have wanted had he or she expressed intentions in a Last Will. A couple examples may edify how application of the intestate statute could achieve some undesired results.

Mr. Nowill dies intestate survived by his second wife, the second wife's daughter from a prior marriage (who lived with Mr. Nowill and his second wife), and Mr. Nowill's three sons from a prior marriage. Mr. Nowill's sons have not talked to him since he and their mom divorced eight years ago. With no Last Will to say otherwise, Mr. Nowill's intestate estate will go one-half to his current wife, and one-half to his three sons. If Mr. Nowill solely owned the home he lived in with his current wife and her daughter, and one of Mr. Nowill's sons is a minor, failure to implement proper "homestead" planning could force Mr. Nowill's current wife to decide between a life estate or 50% tenant-in-common interest in the place she formerly called "home". Neither of these options provide Mr. Nowill's current wife with the security or financial benefit of full home ownership.

Ms. Ineedawill is single and dies intestate survived only by her two sisters and two nephews who are the sons of her brother who died before Ms. Ineedawill. The two nephews were never much involved in Ms. Ineedawill's life, but her two sisters have always been her closest friends. With no Last Will to say otherwise, Ms. Ineedawill's intestate estate will go one-third to one sister, one-third to the other sister, one-sixth to one nephew, and one-sixth to the other nephew.

The best way to prevent unwanted consequences from failing to implement an estate plan is to grab your phone and make an appointment with an estate planning lawyer. If you need assistance with preparing a Last Will or with implementing any of your other estate planning needs, at Bob Bible Law, we have the knowledge and over 35 years of experience to help you navigate and structure a comprehensive estate plan.

For more information, contact:

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#### Continued From Page 15

#### 6. How do we let guests know our dress code?

The easiest way to get your point across is to include a dress code in the lower right-hand corner of the invite or on a reception card. "Black tie," "cocktail attire" or "casual attire" are all acceptable wordings. (Trust us, your guests will appreciate the heads-up). Your invitation design can also clue guests in. An ultra-formal, traditional invite with letterpress and calligraphy will give guests a hint to the formal nature of the event, whereas an invite with a playful font and bright colors would fit a much more casual style. Browse the different options on The Knot Invitations to find a design that reflects your wedding's style. Another option is to direct guests to your wedding website, where you can go into more detail about the weekend events and dress code in a more informal forum.



#### 7. Do we have to invite every guest with a date or a "plus-one"?

No, you don't have to. If a guest isn't married or in a serious relationship, it's perfectly acceptable to invite them solo. Most guests will understand that without "and Guest" or another name on the invitation, they aren't invited with a plus-one. While it's always nice to invite everyone with a guest, that can add up quickly (in terms of both headcount and cost). If a guest RSVPs for two, call them and explain you're trying to be diligent about your guest list, unfortunately, you were not able to invite everyone with a guest. If you realize that nearly everyone will be coupled up, you might want to extend a plus-one invitation to your few single friends and family members.

#### 8. Where do you put the return address on wedding invitations?

The return address usually goes on the back flap of the envelope. Also, the return address used should be that of the person(s) whom you've designated to receive response cards, be it your parents or you (traditionally, whoever is hosting the wedding handles response cards). Don't forget that the RSVP envelope should also be printed with this address (and should include postage).

#### 9. If our wedding reception is for immediate family only, is it okay to invite people to the ceremony only?

This is a tricky situation. Standard etiquette dictates that everyone who attends the ceremony (or wedding shower, engagement party or wedding reception) should be invited to the wedding-that means the ceremony and the reception. By inviting guests to one and not the other, it could send the message that you want them there for the actual ceremony but you either don't want to pay for their plate at your party or don't care enough to have them there to actually celebrate your newlywed status.

#### 10. I invited my friend and their S.O. (by name on the invite) to the wedding, but they recently broke up. Now they want to bring a friend I don't like—can I tell them no?

If you worded the invitation by having their partner's name on the envelope (rather than "and guest"), you have every right to say no. As a rule, invitations are nontransferable when people are invited by name. Explain that you're not friendly with their proposed guest and you'd prefer the wedding be limited to close friends and family. If you invited all of your single friends sans dates, let them know they won't be the only one coming solo (in case that's their worry).

### September was National **Preparedness Month**

As many people consider the need to prepare for their families, it's also important to consider our furry family members in those emergency plans.

Trupanion, the leader in medical insurance for cats and dogs, wants to remind pet owners of the 6 steps to consider when packing and storing emergency kits for the family pet.

- Food Several days' worth of your pet's food will help bridge the gap before you are able to purchase more. Your pet will already be in a stressful state, so keeping their diet as consistent as possible will be important.
- Water During a natural disaster, clean water may be at a premium, so stock up on bottled water.

- **Collar with ID tag & leash** During an emergency, your pet may have the instinct to want to flee. Having an extra collar and leash are important to make sure you are able to secure your pet, and ID tags should always be attached in case the pet gets free. If you haven't microchipped your pet yet, now is the time.
- Medicines If your pet is on any medication for existing medical problems,



it's important to have at least a few days' to a week's worth in your emergency kit to cover you until you are able to get to a veterinarian.

- Medical records & other important documents in a water-proof container - Keeping a copy of all medical records and other important documents (like purebred papers or city registration papers) in an emergency kit will ensure that any veterinarian you need to see will have a detailed history of your pet and you are able to clearly prove ownership in case there is a question.
- Favorite things Pets can sense stress, so to keep them as comfortable as possible, such as toys, treats, or blankets and smell like home.

Thanks & stay safe!

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### Healthy aging for pets By Rizal Lopez, DVM

Just like humans, our pets experience age-related health issues as they advance in years. Arthritis, diabetes, and heart disease are just a few of the conditions that can develop in older pets. But with proper care, you can help your senior pets maintain their quality of life as they age so that they can enjoy their golden years, too.

An annual checkup with a veterinarian is one of the most important things you can do for pets of any age. It becomes even more important as your pet gets older. Over time, your vet will develop a comprehensive record of your pet's health, which helps them detect changes in health or spot potential concerns as early as possible.

Some areas of concern for older pets that you should discuss with your veterinarian include:

**Food and diet:** Overweight pets have an increased risk of health concerns like high blood pressure, diabetes, and liver disease. It's particularly important to manage older pets' weight appropriately, as their advanced age can compound their risk of these issues.



Talk to your vet about how much you should be feeding your pet. Your vet can also recommend foods that are easier for older pets to digest or that include nutrients that may benefit them depending on their specific health concerns.

**Issues with their internal organs:** Older cats and dogs may be especially at risk for diseases that affect their organs, like kidney disease, or other internal parts of the body, like thyroid disease. When cats reach middle age, for example, blood work can determine their risk of developing these problems. The symptoms of these diseases can be vague and hard for most people to notice, but your vet is specially trained to recognize signs as they start to appear.

Arthritis: Pets often experience joint disease or arthritis as they age. Some signs include having trouble sitting or standing, hesitating to jump or climb stairs, and being less interested in playing. Treatments like medication to relieve pain, or even acupuncture, along with proper diet and exercise to help maintain a healthy weight, can help to alleviate your pet's arthritis symptoms.

**Behavior changes:** Changes in behavior like reduced activity, responding less to commands, less interest in food, and difficulty moving around or having trouble with stairs could be signs that your pet may be developing cognitive dysfunction syndrome, or becoming senile, as humans would call it. Your veterinarian can recommend treatments or dietary changes that can help manage your pet's symptoms.

Spay and neuter: Many people spay or neuter their pets at a young age, but an older pet can still receive health benefits from being spayed or neutered, such as eliminating the risk of ovarian or testicular cancer. As with any operation for an older pet, consult with your vet about the best anesthesia protocols and post-op procedures

to ensure the safest outcome for your pet.



About The Author: Rizal Lopez, DVM,



is Chief Veterinary Officer for SPCA Tampa Bay. He and his staff have completed over

8,000 procedures since opening the St. Pete Veterinary Center in late 2016. Dr. Lopez, since joining the organization in 2011, has performed over 20,000 spay/neuter procedures for the community. He held several positions with the organization before taking the lead veterinary role at the center.



### October Fest! Saturday, OCT 23rd, 2021 12pm to 6pm Kolb Park, Indian Rocks Beach Free Admission

This beachy version of the German tradition has become a signature event for the IRB community and has helped to raise funds for Action 2000 (A2K). Oktoberfest proceeds have allowed A2K to jointly fund several City street-scaping projects, pedestrian benches and shelters along Gulf Boulevard and much more.

Enjoy live music, great beer, international food vendors, arts and crafts vendors, our famous Keg Throwing and Stein Carrying Contests, and a 50/50 Raffle all day long. Winners have gone home with over \$3,000!

Join in the fun and help improve our IRB Community! rbaction2000.com/oktoberfest



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### Kids Need Shoes Clothes To Kids Announces Event - Kick One Back Thursday, October 21, 2021 6:30-8:30pm

All children need shoes that fit. Many children we serve come in with shoes that are too small or too large, have holes and no support. At Clothes To Kids shoes are part of our school wardrobe that every child gets when they shop at Clothes To Kids. Each year, we distribute more than 13,000 pairs of shoes.

What is Kick Back One? A fun evening of networking, live music, food and open bar on October 21<sup>st</sup> from 6:30 to 8:30 pm at Hyde House. Kick One back will greatly help raise awareness and funds needed in order to give each kid a pair of shoes that fit!! Here is the link to purchase a ticket to the event. https://clothes-to-kids-inc.networkforgood.com/events/33253-kick-one-back-2021



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Clothes To Kids, a nonprofit organization, provides clothing to low-income or in crisis, school-age children, free of charge. For more information or an appointment to shop, please call in 727-441-5050. Please visit our website at **www.ClothesToKids.org**.



Who is Clothes To Kids? Clothes To Kids, Inc. is a 501(c)(3) non-profit organization that provides new and quality used clothing to low-income or in crisis school-age children, free of charge. We envision a community in which every child has clothing so that he or she may attend school with the confidence and self-esteem needed to achieve academic success.

#### Why shoes?

Included in each wardrobe is a pair of shoes. Kids are able to come and shop with us twice a year. Each year, we distribute more than 13,000 pairs of shoes. Kids come in all shapes and sizes, our shoes have to as well. Shoes ranging in size from children 9 to adult 15 or even 16 are always in need. On average, a new pair of shoes cost us \$12. Join us as a 'sole' sponsor and kick one back!



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### Published by Kathleen Carfagno

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What is Kick One Back? A fun evening of networking, food and open bar on October 21st from 6:30-8:30pm at Hyde House. Kick One Back will help raise awareness and funds needed in order to give each kid a pair of shoes!

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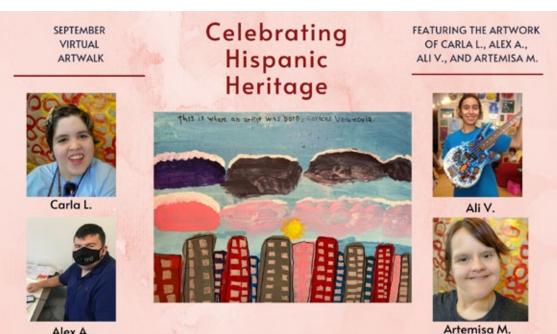
### **Creative Clay honors the contributions of Hispanic Americans with new exhibit**

#### By KERRY KRISEMAN, Public Relations Manager

In the tradition of celebrating differences and honoring the contributions of all, Creative Clay's newest exhibit, "Celebrating Hispanic Heritage," features four of its member artists: Carla L., Alex A., Ali V., and Artemisa M.

This new exhibit coincides with National Hispanic Heritage Month, which begins Sept. 15 and runs through Oct. 15. With this exhibit, which features art from Hispanic and Latino member artists, Creative Clay joins the Library of Congress, National Archives and Records Administration, National Endowment for the Humanities, National Gallery of Art, National Park Service, Smithsonian Institution and United States Holocaust Memorial Museum in paying tribute to Hispanic Americans who have positively influenced and enriched the United States and society.

"It is a great pleasure to share the voices and artwork of Creative Clay's Hispanic and Latino artists in our newest exhibit, Celebrating Hispanic Heritage," said Jody Bikoff, director of exhibitions at Creative Clay's Good Folk Gallery, said. "The four featured artists' narratives emerge through their artwork. Carla L. expresses her story in a painted timeline of her life in Venezuela, New York and Florida. Ali V. creates vibrant drawings from ancient Mayan designs. Their authentic and personal stories as told through their art, inform the public of the importance of their culture and place in their community."



Alex A.

Each of the featured artists draw on inspiration from a variety of sources. Member Artist Ali V. cites her father as the impetus for her theme of Mayan images in much of the art she creates. "Dad is my inspiration," she said. "He got me to start drawing Mayan art."



Ali V. - 'Dancing'

Creative Clay's core program is its Community Arts Program, which serves 50-60 adult artists with neurodifferences each week. Through the implementation of additional offerings, such as the inclusive Art Around the World summer camp, Summer Studio for older teens and young adults, Artlink employment program, Creative Care Arts in Wellness outreach program, and its Pinellas County Schools' partnership Transition program, individuals of all ages and abilities are mentored, taught and empowered to become working artists who actively create, market and sell their work.

Since she joined Creative Clay's Community Arts Program, Ali's work has been featured in exhibits throughout the area. She also contributed to a large-scale mural work for the 2017 SHINE Mural Festival. Ali's is humble when talking about her art and her achievements, always cognizant of creating new goals and new art. "I look forward to making art for the rest of my life," she said. "I also hope to get a job working with kids, where I can still make art and assist on the playground.

Carla L.'s life story is told through her art as a Hispanic woman. Carla became a United States citizen earlier this year but remains proud of her heritage. "Art is a good way for people to see what I can do as a Hispanic woman," Selling her work affirms her identity as an artist, and she hopes to sell more from the "Celebrating Hispanic Heritage" exhibit. "I'm proud that I can do what I love to do, whenever I want," she said. "And, that I'm a part of a small business."

Creative Clay's Virtual Gallery also includes the artwork of many of Creative Clay's member artists. All artwork is for sale through our online gallery at creativeclay.org.

Creative Clay's vision is to make the arts accessible to all. Its mission is to help people with disabilities achieve full and inclusive lives through access to the arts by providing expressive, educational, and vocational experiences.

Learn more about Creative Clay, its vision of equality through art, and its programs at www.creativeclay.org. Like Creative Clay on Facebook, follow on Instagram @creativeclaystpete; follow on Twitter @creativeclay and on LinkedIn.

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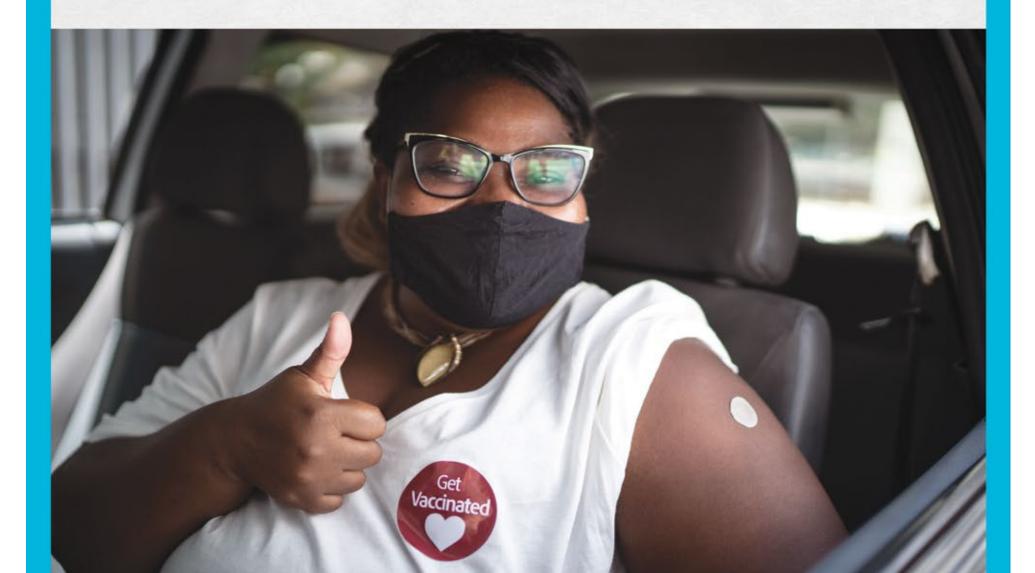
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